THAT WHICH IS CLAIMED IS:

1.   A method for providing a secure
transaction between a buyer and seller comprising the
steps of:

sending to a seller from the buyer an
approval code;

matching the approval code received from the
buyer with an approval code received from an
authorization processor; and

confirming the transaction between buyer and
seller if a match is made between the approval codes.

2.   A method according to Claim 1, wherein
said authorization processor comprises one of at least
a credit or debit card provider.

3.   A method according to Claim 1, wherein
said seller comprises a merchant.

4.   A method according to Claim 1, wherein
said approval codes are transmitted and received via a
computer network.

5.   A method according to Claim 1, and
further comprising the step of authenticating the
identity of the buyer by the authorization processor
before approving the transaction between the buyer and
seller.

6.   A method according to Claim 1, wherein
the transaction between buyer and seller is one for the
purchase of goods and/or services.

7.   A method according to Claim 1, wherein a preauthorization is made to the authorization processor from the buyer via a voice call from the buyer.

8.   A method according to Claim 1, wherein said authorization processor comprises an interactive voice response unit for receiving and handling the voice call from the buyer.

9.   A method according to Claim 1, wherein the preauthorization comprises an approval code.

10.   A method according to Claim 9, wherein said preauthorization further comprises a credit card number.

11.   A method for providing a secure transaction between a buyer and seller comprising the steps of:
        receiving at a seller a transaction request
5   from a buyer while also providing the seller an authorization code;
        requesting by the seller an approval for the transaction request from an authorization processor;
        returning to the seller an authorization
10   code; and
        approving the transaction request if the authorization codes match.

12.   A method according to Claim 11, and further comprising the step of providing normal credit card information to the seller from the buyer together with the authorization code.

13. A method according to Claim 11, and further requesting by the buyer an authorization code from the authorization processor to forward to the seller.

14. A method according to Claim 11, wherein said authorization processor further comprises one of at least a credit or debit card provider.

15. A method according to Claim 11, wherein said seller comprises a merchant.

16. A method according to Claim 11, wherein request for an authorization code is made to the authorization processor from the buyer via a voice call from the buyer.

17. A method according to Claim 16, wherein the authorization processor comprises an interactive voice response unit for receiving and handling the voice call from the buyer.